## CENTRAL FAX CENTER MAY 1 8 2005

Due Date: May 18, 2005

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:

Paul H. Phibbs, Jr.

Examiner:

Andrew J. Rudy

Serial No.:

09/943,060

Group Art Unit:

3627

Filed:

August 30, 2001

Docket:

9391

Title:

CAPITAL ALLOCATION IN A NET INTEREST REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL

DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being filed via facsimile transmission to the U.S. Patent and Trademark Office on May 18, 2005.

Name: George H. Gates

## NOTICE OF APPEAL FROM THE EXAMINER TO THE BOARD OF PATENT APPEALS AND INTERFERENCES

MAIL STOP AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In accordance with 37 C.F.R. § 41.31, Applicants hereby appeal to the Board of Patent Appeals and Interferences from the final rejection of claims 1-15 of the above-identified application, as set forth in the Office Action mailed November 18, 2004.

Please charge the amount of \$500.00 to Deposit Account No. 14-0225 to cover the required fee

05/20/2005 EFLORES 00000079 140225 09943060

01 FC:1401

500.00 DA

for filing this Notice of Appeal as set forth under 37 C.F.R. § 41.20(b).

Respectfully submitted,

Paul H. Phibbs, Jr.

By their attorneys,

GATES & COOPER LLP 6701 Center Drive West, Suite 1050 Los Angeles, California 90045

Reg. No.: 33,500

(310) 641,8797

Date: May 18, 2005

GHG/sjm